

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Gerald C. Grove
Diane E. Grove
Debtors

Case No. 11-08526-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: LyndseyPr
Form ID: 3180W

Page 1 of 2
Total Noticed: 34

Date Rcvd: Apr 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2017.

db +Gerald C. Grove, 7069 Hemlock Road, Harrisburg, PA 17112-9666
jdb +Diane E. Grove, 7069 Hemlock Road, Harrisburg, PA 17112-9666
aty +William J. Peters, 2931 N. Front St., Harrisburg, PA 17110-1250
intp +R.J. Fisher and Associates, Inc., 1546 Bridge Street, New Cumberland, PA 17070-1119
4012385 +BUR ACCT MGM, BUREAU OF ACCOUNT 3607 ROSEMON, CAMP HILL, PA 17011-6904
4012386 +CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4023674 +Capital One, N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas, TX 75374-0933
4012389 +GROVE ASSOCIATES, 7069 HEMLOCK ROAD, HARRISBURG, PA 17112-9666
4012390 +HONORABLE WILLIAM MARUSZCZAK, 485 SOUTH HENDERSON ROAD, KING OF PRUSSIA, PA 19406-3593
4050189 +M & T Bank, c/o Margaret Gairo, 123 S. Broad Street, Philadelphia, PA 19109-1029
4050183 +M & T Bank, c/o Margaret Gairo, 123 S. Broad Street, Suite 2080, Philadelphia, PA 19109-1031
4100515 +Michael Harman and Sharon Harmon, 1650 Primrose Lane, Dauphin PA 17018-9594
4012399 +YELLOWBOOK, INC., C/O AMATO AND LESSA P.C., 107 NORTH COMMERCE WAY, BETHLEHEM, PA 18017-8913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4012382 +EDI: AMEREXP.COM Apr 10 2017 19:03:00 AMEX, PO BOX 297871, PORT LAUDERDALE, FL 33329-7871
4050496 EDI: BECKLEE.COM Apr 10 2017 19:03:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
4012383 +EDI: BANKAMER2.COM Apr 10 2017 19:03:00 BANK OF AMERICA, PO BOX 17054, WILMINGTON, DE 19850-7054
4090723 EDI: BANKAMER2.COM Apr 10 2017 19:03:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102
4012384 +E-mail/Text: banko@berkscredit.com Apr 10 2017 18:56:29 BERKS CC, PO BOX 329, TEMPLE, PA 19560-0329
4012387 +EDI: DISCOVER.COM Apr 10 2017 19:03:00 DISCOVER FIN SVCS LLC, PO BOX 15316, WILMINGTON, DE 19850-5316
4017111 EDI: DISCOVER.COM Apr 10 2017 19:03:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025
4012388 +EDI: FORD.COM Apr 10 2017 19:03:00 FORD CRED, PO BOX BOX 542000, OMAHA, NE 68154-8000
4105370 EDI: FORD.COM Apr 10 2017 19:03:00 Ford Motor Credit Company, LLC, PO Box 6275, Dearborn, MI 48121
4276088 +EDI: IRS.COM Apr 10 2017 19:03:00 Internal Revenue Service, P O BOX 7346, Philadelphia PA 19101-7346
4012391 +EDI: CBSKOHL.COM Apr 10 2017 19:03:00 KOHL'S/CAPONE, N56 W 17000 RIDGEWOOD DR, MENOMONEE FALLS, WI 53051-7096
4140108 +EDI: OPHSUBSID.COM Apr 10 2017 19:03:00 Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
4012392 E-mail/Text: camanagement@mtb.com Apr 10 2017 18:56:30 M & T BANK, 1 FOUNTAIN PLZ, BUFFALO, NY 14203
4012393 E-mail/Text: camanagement@mtb.com Apr 10 2017 18:56:30 M & T BANK, ONE FOUNTAIN PL/3RD FL, BUFFALO, NY 14203
4012395 +E-mail/Text: camanagement@mtb.com Apr 10 2017 18:56:30 MTBANKES, 1100 WEHRLE DRIVE, WILLIAMSVILLE, NY 14221-7748
4078870 EDI: PRA.COM Apr 10 2017 19:03:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4035850 EDI: Q3G.COM Apr 10 2017 19:04:00 Quantum3 Group LLC as agent for, World Financial Network National Bank, PO Box 788, Kirkland, WA 98083-0788
4032911 +E-mail/Text: bncmail@w-legal.com Apr 10 2017 18:56:34 TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4012397 +EDI: WTRRNBNK.COM Apr 10 2017 19:03:00 TARGET NB, PO BOX 673, MINNEAPOLIS, MN 55440-0673
4281712 +E-mail/Text: bncmail@w-legal.com Apr 10 2017 18:56:34 TD Bank USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
4012398 +EDI: WFNNB.COM Apr 10 2017 19:03:00 WFNNB/NY&C, 220 W SCHROCK RD, WESTERVILLE, OH 43081-2873

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4012394 MED1 PINNACLE HEALTH
4012396 QUANTUM IMAGING
cr* +Keystone Recovery Partners LLC, Series A, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
cr* +TD Bank, USA, N.A., c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
4210823* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, PO Box 6275, Dearborn, MI 48121)
TOTALS: 2, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor M & T Bank ASwartz@mw-c-law.com, ecfmil@mw-c-law.com
Celine P DerKrikorian on behalf of Creditor M & T Bank ecfmil@mw-c-law.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Craig A. Diehl on behalf of Interested Party R.J. Fisher and Associates, Inc.
cdiehl@cadiehllaw.com, jhanawalt@cadiehllaw.com
Howard Gershman on behalf of Creditor Ford Motor Credit Company, LLC hg229ecf@gmail.com,
229ecf@glpoc.comcastbiz.net
John Matthew Hyams on behalf of Debtor Gerald C. Grove jmh@johnhyamslaw.com,
jak@johnhyamslaw.com
John Matthew Hyams on behalf of Joint Debtor Diane E. Grove jmh@johnhyamslaw.com,
jak@johnhyamslaw.com
Joshua I Goldman on behalf of Creditor M&T Bank bkgrou@kmlawgroup.com,
bkgrou@kmlawgroup.com
Justin S Abel on behalf of Debtor Gerald C. Grove jsa@johnhyamslaw.com
Justin S Abel on behalf of Joint Debtor Diane E. Grove jsa@johnhyamslaw.com
Kevin T McQuail on behalf of Creditor M & T Bank ecfmil@mw-c-law.com
Lawrence G. Frank on behalf of Attorney William J. Peters lawrencegfrank@gmail.com,
trustee frank@gmail.com
Marisa Myers Cohen on behalf of Creditor M & T Bank Mcohen@mw-c-law.com
Thomas I Puleo on behalf of Creditor M&T Bank tpuleo@kmlawgroup.com, bkgrou@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 15

Information to identify the case:

Debtor 1 **Gerald C. Grove**
First Name Middle Name Last Name
Debtor 2 **Diane E. Grove**
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **1:11-bk-08526-RNO**

Social Security number or ITIN **xxx-xx-5506**
EIN --
Social Security number or ITIN **xxx-xx-7926**
EIN --

Order of Discharge

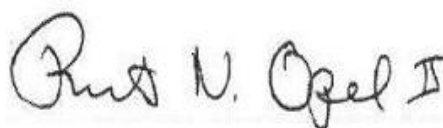
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gerald C. Grove

Diane E. Grove

**By the
court:**

April 10, 2017

Honorable Robert N. Opel
United States Bankruptcy Judge

By: LyndseyPrice, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.